Welcome to Santa Clara University School of Law! This handbook contains important information for entering students. You will find details about registration, orientation, tuition, financial aid, the academic calendar, course schedules, student identification cards, parking permits, and other related matters. Please read this information carefully. If you have any questions, please contact the Law Admissions & Financial Aid Office.
IMPORTANT ACTION ITEMS!!!

THINGS TO DO BETWEEN NOW AND ORIENTATION

We will register you for classes in early August following the financial clearance deadline. However, your registration will not be complete until you do all of the following:

- Pay tuition or have your financial aid in place by the July 13 financial clearance deadline for entering first-years. If you have not already done so, be sure to accept your financial aid on eCampus. If you are applying for a Direct Grad PLUS loan, please do so no sooner than July 1. You can use this anticipated aid to clear your tuition balance. For information about payment methods go to the Bursar’s Office page. Remember the financial clearance deadline is the due date not the postmark date. The web page for eCampus is: http://ecampus.scu.edu

- Complete the online Financial Aid Entrance Interview and e-sign the Master Promissory Note for the Ford Federal Direct Stafford Loan and Graduate PLUS no sooner than July 1. Your federal financial aid will not disburse into your account and you will not be able to obtain your refund until you have done both. We strongly recommend that you do this at least two weeks prior to coming to campus. The web page for both items is: https://www.studentloans.gov/

- If you have a disability and wish to identify it and register to receive academic accommodations, go to: http://scu.edu/disabilities and complete the forms there by July 17, 2015.

- Submit an official copy of your undergraduate transcript showing the date your baccalaureate degree was conferred. Transcripts must be sent directly from your undergraduate institution to: Santa Clara University School of Law, Admissions Office, 500 El Camino Real, Santa Clara, CA 95053-0435 and should be received prior to the start of classes. The transcript sent to LSAC does not satisfy this requirement.

- Purchase the University sponsored health insurance (www.scu.edu/cowell/insurance) plan or complete the online waiver form (www.scu.edu/cowell/insurance) by the August 21, 2015 deadline date. Students not completing the waiver by the deadline date will be enrolled into and charged for the annual University sponsored insurance plan.
ORIENTATION WEEK

Attendance at Orientation is very important. During Orientation, you will attend a variety of academic sessions and social events designed to ease your transition to law school. You will find the program academically informative. You will also begin to get to know your fellow classmates and the other members of the law school community. The orientation schedule will be posted later this summer on the Admitted Students webpage. The official Orientation for full-time students will be held during the day from August 11 through 13. Part-time students will attend Orientation in the evening from August 10 through 13.

There are a number of things that may be taken care of during orientation week. These activities may be done at your convenience beginning August 10.

ACCESS Card: Your Student ID
The ACCESS card is Santa Clara University’s official campus ID, library card, debit card and personalized key to hundreds of SCU facilities. The Law School requires all Law students to obtain an ACCESS Card for use at the Heafey Law Library and to show as ID for all exams. Eliminating the need to carry cash, the ACCESS Card is accepted at all campus restaurants, ticket offices, vending machines, photocopiers, networked printers, libraries, the bookstore and many local merchants. It can even save you California sales tax at campus dining venues and 13% on photocopying.

The ACCESS Card Office is located in the lobby of the Benson Memorial Center. You must have your photo taken by 8/20/2015 to be included in the School of Law Student Directory. Please bring a U.S. federal or state issued photo ID or a passport with you to the ACCESS Card Office and be prepared to have your picture taken.

ACCESS Office hours effective June 15th through August 28th are below. Please note we are closed on Monday, September 7th.

Monday through Thursday
9:00 a.m.-12:30 p.m.
1-3 p.m.

Friday
9 a.m.-1 p.m.

Extended hours on Monday, August 17:
9 a.m.-12:30 pm
1-6 p.m.
**Computer Orientation**

**Santa Clara Law - Technology Orientation**
Our Law School Computer walk-in sessions are for all first year law students. Our LTDM team of technical support staff will assist students in configuring laptops for campus printing (Smart Print) and accessing our campus wireless network (Bronco WiFi). Depending on staff availability, assistance with smartphone setup for wireless & e-mail may also be available.

**Computer Orientation material is available online:** [http://law.scu.edu/lcomp/helpdesk.cfm](http://law.scu.edu/lcomp/helpdesk.cfm)

**Computer Drop-in Sessions are in Bannan Hall 137 (Law School Help Desk):**
Aug. 10th to 13th, 9am - 1pm & 2pm - 7pm.
Aug. 14th, 9am to 5pm.

**Santa Clara Law Technical Support**
Technical support is available year-round for Santa Clara Law students.

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<th>Create a support ticket (recommended)</th>
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<td><a href="http://lawhelpdesk.scu.edu">http://lawhelpdesk.scu.edu</a></td>
<td>Ph: (408) 554-5762 Email: <a href="mailto:lawhelpdesk@scu.edu">lawhelpdesk@scu.edu</a></td>
<td>The Santa Clara Law Help Desk is located in the Bannan Hall 137</td>
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*Phone and Drop-In support are available at the Law School Help Desk located in Bannan Hall 137.

**Law School Help Desk Hours:**
Monday - Thursday, 9 a.m-7 p.m.
Friday, 9 a.m.-5 p.m.
Closed Saturday, Sunday & Holidays

**Campus Parking Permit**
Parking permits are required for all vehicles on university property. Parking permits are available for purchase on-line via eCampus. The annual fee is $350. You may pay by cash, check, or credit card. Permit requirements are strictly enforced, and violators will be ticketed. Failure to pay a parking fine will result in a hold on your registration, transcripts, and graduation. Visit the Transportation Services at [www.scu.edu/transportation](http://www.scu.edu/transportation) for more information about parking, fees, enforcement and incentives.

**Purchase Books**
You should not purchase your books until you have received your tentative class schedule. Your schedule will be posted to your eCampus account in early August. Some section assignments may change by Monday, August 17 if it becomes necessary to balance section sizes. Do not write in your books until your section assignment is confirmed on August 17.
SANTA CLARA UNIVERSITY
SCHOOL OF LAW
ENTERING STUDENTS
FALL - 2015

General Information for All Students

ACCESS PHOTO IDENTIFICATION CARD: The ACCESS card is Santa Clara University’s official campus ID, library card, debit card and personalized key to hundreds of facilities, including the Pat Malley Fitness Center, and both the University and Law Library. Eliminating the need to carry cash, it is accepted at all campus dining venues, ticket offices, vending machines, photocopiers, networked printers, computer labs, the bookstore and many local merchants. For further information, please visit www.scu.edu/access.

ADDRESS CHANGES: All address and/or telephone number changes must be made immediately to ensure that important information mailed to you by the School of Law is received in a timely manner. You may update your address, telephone number and email address online on eCampus.

***IMPORTANT***
Federal regulations require that students on an F1 Visa have both a local and foreign address on file. It is imperative that you verify and maintain these addresses. It is your responsibility to maintain your current address information on eCampus. Failure to do so may cause you to fall out of status and may result in deportation.

CALENDAR: The fall term begins on Monday, August 17, 2015. A copy of the complete academic calendar is included in this Orientation Handbook and on the law school web page.

CHARACTER & FITNESS: Honesty, integrity, and a sense of mutual trust are essential to the legal profession. Students preparing to enter the profession should be aware of the importance of these qualities and should conduct themselves honestly in all their professional activities, including the School of Law. A law student shall act with honesty and candor and fulfill obligations of good faith and fair dealing in relations with peers, University faculty and staff, and the professional legal community at large. All students must pass a character and fitness review through the state bar to be licensed as an attorney. Refer to your state’s bar association web page for more information.

CAMINO/CANVAS: Once you are registered for a class, you will have access to class information such as syllabus and first assignments on Camino. To log in, follow the instructions on this page: http://law.scu.edu/ltdm/camino/camino-photos/
STUDENT HEALTH SERVICES AT THE COWELL CENTER

Cowell Student Health Services provides medical care to Santa Clara University students. Your law school tuition entitles you to unlimited visits to Cowell Student Health Services. Whereas these visits do not require any health insurance, there may be associated charges. The Student Health Services will have limited hours from August 17, 2015 through September 15, 2015. Please call 408-554-5401 for more information.

Beginning September 16, 2015, the Student Health Services will return to its normal working hours of Monday through Friday 8:30 a.m. to 5:00 p.m. The Cowell Center will also periodically close for staff meetings. Please call the Cowell Center or visit their website at www.scu.edu/cowell/ for more information.

During after hours when the Student Health Services is closed, students may access medical guidance by calling the Nurse Advice Line at 408-554-4880. A report of your call will be faxed to the Center when it reopens and follow-up care will be given when needed. The Nurse Advice Line is closed during the summer and reopens on August 17, 2015.

COUNSELING AND PSYCHOLOGICAL SERVICES (CAPS) AT THE COWELL CENTER

Cowell Counseling and Psychological Services (CAPS) provides psychological counseling, group counseling, crisis counseling, educational workshops, and consultation and programming services to Santa Clara University students. All services are confidential within the limits of California law. Staff may also provide consultation to various University departments, faculty members and parents regarding students in crisis. When necessary, students may be referred to the community for continued care.

The clinical staff consists of licensed psychologists and supervised pre-doctoral interns/trainees. CAPS is staffed by pre-doctoral interns during the summer months and will officially open with professional staff on September 1, 2015.

For more information, please visit CAPS website at www.scu.edu/cowell/.

HEALTH HISTORY AND IMMUNIZATION RECORD

All new students enrolled in Santa Clara University must submit the Personal Health History form to Cowell Student Health Services. Up-to-date immunization information is also required. The forms may be found on the Cowell Center webpage: http://www.scu.edu/cowell/shs/services/. It is your sole responsibility to turn in both of these forms.

HEALTH INSURANCE

All new and continuing students enrolled at least half time in their school or college are required to provide proof of medical health insurance through a mandatory annual on-line process termed “Hard-Waiver Mandatory”. Students with their own health insurance meeting the waiver requirements must complete the on-line waiver form by the August 21, 2015 deadline date. Students who do not complete the on-line waiver form or enrollment into the school sponsored Aetna plan by the deadline date will be automatically enrolled into and...
charged for the annual insurance plan. To access the waiver and enrollment forms, as well as Aetna benefit information, go to www.scu.edu/cowell/insurance.

The 2015-2016 school sponsored insurance is an Aetna PPO plan. The annual insurance costs $2,805.00 and covers the period from August 15, 2015 to August 14, 2016. If you have any questions about the insurance, on-line waiver or enrollment forms, please contact Patricia Sandvick at (408) 554-2379 or psandvick@scu.edu.

It is every student’s responsibility to understand the student health insurance requirements.

DISABILITIES RESOURCES: Disabilities Resources, located in Benson Center, Room 216, is dedicated to providing reasonable accommodations and eliminating barriers for those who have a disability. If you wish to identify a disability or need more information regarding policies and procedures, please go to their website at: www.scu.edu/disabilities to register on line and provide the needed documentation. The registration process should be completed by July 17, 2015 to ensure services are in place prior to the start of classes. You may contact the Disabilities Resources Office at (408) 554-4109.

EMAIL: Each student is required to open an official SCU email account. Official administrative announcements are sent via email, and students are responsible for checking their email regularly and keeping themselves informed. Once an email has been sent to a student’s official SCU email account, the student is considered to have been officially notified. You will receive your SCU email account information after July 1.

FINANCIAL AID: To be considered for federal financial aid (Ford Federal Direct Stafford Loan and Direct Grad PLUS Loan) you must file a Free Application for Federal Student Aid (FAFSA). Our school code is 001326. If you have already submitted your FAFSA and have not yet received a Financial Aid Award Letter, or if you have any other questions about financial aid, please contact LaToya Powell in the Law Financial Aid Office at (408) 554-4447 or by email at lpowell@scu.edu.

Your financial aid will not disburse into your account until you complete the Loan Entrance Counseling Exam and sign your master promissory notes for the Ford Federal Direct Stafford and Graduate PLUS Loans. You must electronically sign the master promissory note by visiting the Direct Student Loan web site at https://studentloans.gov. If you will be applying for the Grad PLUS Loan, you should do that no sooner than July 1 to ensure that your financial aid will be in place by the financial clearance deadline on July 13.

HOUSING: Most students live within three to five miles of the campus. The University has several graduate housing complexes within walking distance of campus. For more information about the University Housing, go to http://scu.edu/housing/GraduateHousing/ph.cfm
**LOCKERS**: Book lockers are available for rent in Bannan Hall. The Student Bar Association (SBA) will be selling lockers during orientation and during the first week of school if they don’t sell out.

**MAIL FOLDERS**: Each student is assigned a mail folder in the Levy Student Lounge for school correspondence only. The law school is not responsible for distributing personal first class mail; be sure to inform family and friends of an appropriate mailing address. Students who have requested non-disclosure are not provided with a mail folder unless they request one.

**PARKING REGULATIONS**: A valid parking permit is required for all faculty, student, and staff parking. The permit requirements are enforced at all times. They are available for purchase on-line via eCampus at [https://ecampus.scu.edu](https://ecampus.scu.edu). The parking fee for 2015-2016 is $350.00.

**E-MAIL**: Each student is required to open an official SCU e-mail account. Official administrative announcements are sent via e-mail, and students are responsible for checking their e-mail regularly and keeping themselves informed. An official e-mail account may be opened at any computer lab on campus. Once an e-mail has been sent to a student’s official SCU e-mail account, the student is considered to have been officially notified. You will receive your SCU e-mail account information after July 1.

**STUDENT BULLETIN**: The *Santa Clara University School of Law Bulletin* serves as a reference for law school rules, policies, and procedures. It also provides a listing of programs and services. The complete bulletin can be found on the law school web page: [www.law.scu.edu/bulletin](http://www.law.scu.edu/bulletin).

**UNDERGRADUATE TRANSCRIPT**: The School of Law requires that all students have on file an official copy of their undergraduate transcript showing the date their degree was conferred. This transcript must be sent directly to the Law Admissions Office. The transcript sent to us by LSAC does not fulfill this requirement. Students who do not comply with this requirement will not be allowed to register for second semester courses and will not receive credit for completion of the first semester. Santa Clara University undergraduates do not need to have a transcript sent.
THE FIRST YEAR

Welcome to Santa Clara University School of Law and to the exciting and challenging first year! Having an overall understanding of what you will be doing this year will help you plan and put your studies in context, and we provide this overview for that purpose.

The first year of law school introduces students to basic substantive legal concepts and to the fundamentals of legal analysis, research, and writing. All courses during the first academic year are prescribed.

Full-Time

Full-time students will enroll in 30 units offered during the day (Sections 1-6 on the schedule):

- Civil Procedure (6 units total, 3 Fall and 3 Spring)
- Constitutional Law I (3 units, Spring)
- Contracts (6 units total, 3 Fall and 3 Spring)
- Criminal Law (3 units, Fall)
- Legal Analysis, Research and Writing (4 units total, 2 Fall and 2 Spring)
- Property (4 units, Spring)
- Torts (4 units, Fall)

Classes for full-time students are taught during the day, on a Monday through Friday schedule. Classes may begin as early as 8:40 a.m. or end as late as 5:45 p.m. The schedule changes between fall and spring, so it is possible that you may not have a late class in fall, but you could have one in spring. The schedule of classes for fall is in development, and will be listed at: http://law.scu.edu/course-schedule-1l/?semester=Fall+2015

Two of the first-year doctrinal courses are taught in sections of 60 to 70 students, and two are taught in small sections of approximately 30-40 students each. Legal Analysis, Research, and Writing is also taught in small sections.

Part-Time

Part-time students will enroll in 21 units offered in the evening (Section 7 on the schedule):

- Contracts (6 units total, 4 Fall and 2 Spring)
- Criminal Law (3 units, Spring)
- Legal Analysis, Research and Writing (4 units total, 2 Fall and 2 Spring)
- Property (4 units, Spring)
- Torts (4 units, Fall)

(Civil Procedure and Constitutional Law I will be taken by part-time students during their second year of study).

Classes for part-time students are scheduled in the evenings, Monday through Thursday, with the first class beginning at 5:40 p.m. and ending by at least 9 p.m.
**Academic Success Program (ASP)**
All first-year students are assigned to a small ASP group of fewer than 10 students. ASP groups meet throughout the year, under the guidance of an upper-division student, to practice the essential skills necessary for academic success in law school, in addition to providing mentorship, guidance, and support.

**First-Year Course Descriptions**

**Constitutional Law I**
First half of introduction to concepts of constitutional doctrine, with particular reference to the institutional role of the Supreme Court. The judicial function in constitutional cases (judicial review), the structure of government and the constitutional distribution of power between nation and states and among the three branches of national government, and individual rights under the due process clauses. *(One-semester course; 3 units)*

**Contracts**
Basis for, and the scope and purpose of, the legal protection afforded contracts and the remedies by which that protection is secured. Includes mutual assent, the bargained-for exchange and substitutes for consideration, the statute of frauds, interpretation of contract language, the effect of changed circumstances, conditions, rights of third parties, assignment, and measures of recovery in event of breach. The historical evolution of contract law, the Uniform Commercial Code, and other modern statutory developments. *(Two-semester course; 6 units)*

**Criminal Law**
Basic introduction to substantive criminal law. What act and mental state, together with what attendant circumstances or consequences, are necessary ingredients of various crimes. Includes a detailed analysis of many of the crimes against persons and property; responsibility (insanity, intoxication, infancy); defenses, justifications, and excuses; parties to crime and anticipatory offenses. Common law history and modern statutes are used as material. *(One-semester course; 3 units)*

**Civil Procedure**
The study of the rules, standards, and values that govern the procedures used in civil cases in the federal district courts of the United States. Drawing from constitutional and statutory texts, and emphasizing the Federal Rules of Civil Procedure, the course covers civil litigation issues including: jurisdiction, choice of law, venue, pleadings, discovery, pre-trial motions, trial through judgment, joinder of parties and claims, and finality of judgments. The course also constitutes an introduction to legal strategy and the professional responsibility of lawyers in representing their clients. *(Two-semester course; 6 units)*

**Property**
Basic background in property law. This survey of the law governs ownership, possession, and use of land and other types of property. *(One-semester course; 4 units)*

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*1L Orientation Handbook 2015-2016*
**Torts**
Issues involved in determining whether the law will require a person to compensate for harm intentionally or unintentionally caused in situations as diverse as automobile collisions, medical treatment, and consumption of defective food products. Also includes the social, economic, and use or political implications of various resolutions. *(One-semester course; 4 units)*

**Legal Analysis, Research and Writing**
In this year-long course, full-time legal writing faculty introduce students to legal analysis, research, writing, and citation. During the first semester, students learn to brief cases, analyze and synthesize legal authorities, apply the authorities to a new set of facts, and write multiple, predictive office memoranda. In the second semester, students begin learning both text and online research skills, and develop their analytical and editing skills in the context of trial court briefs. During both semesters, legal writing faculty provide detailed written comments on students’ work. *(Two-semester course; 4 units)*
Fall Schedules

Students will be randomly assigned to a small section. Your small section assignment will be posted to your eCampus account in early August, after financial clearance is met. All first year students will also be assigned to a Legal Research & Writing section. Schedule is subject to change, so please check [http://law.scu.edu/course-schedule-1l/?semester=Fall+2015](http://law.scu.edu/course-schedule-1l/?semester=Fall+2015) for the most up-to-date version of the fall class schedule.

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FINANCIAL INFORMATION

FINANCIAL RESPONSIBILITY
Students assume responsibility for all costs incurred as a result of enrollment at Santa Clara University. It is the student’s responsibility to be aware of their account balance and financial aid information, and maintain current valid address information at all times to ensure receipt of all University correspondence in a timely manner.

FINANCIAL TERMS AND CONDITIONS
Students are required to accept the financial terms and conditions outlined by the University in order to continue their enrollment at SCU. Students will be prompted to accept the terms and conditions, on an annual basis, upon their login to eCampus. Students will not have access to their Student Center until they have read and agreed to the information contained on the page(s) prompted. By accepting SCU’s financial terms and conditions, students are agreeing to pay for services rendered by the University and to abide by all policies and procedures as published.

TUITION AND FEES
The Board of Trustees, upon the recommendation of the president and the provost, sets the annual academic year tuition rate and the summer session tuition rate for all programs. Students are charged tuition based on the rates approved by the Board of Trustees. See www.scu.edu/about/tuition.cfm for details.

Application Fee (nonrefundable) $75.00

Deposits:
<table>
<thead>
<tr>
<th>Deposit Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial tuition deposit</td>
<td>$250.00</td>
</tr>
<tr>
<td>Final tuition deposit</td>
<td>$550.00</td>
</tr>
</tbody>
</table>

Tuition and Fees:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>First-year, full-time division students (per year)</td>
<td>$48,690.00</td>
</tr>
<tr>
<td>Tuition is charged on a per unit basis</td>
<td></td>
</tr>
<tr>
<td>First-year, part-time division students (per year)</td>
<td>$34,083.00</td>
</tr>
<tr>
<td>Tuition is charged on a per unit basis</td>
<td></td>
</tr>
<tr>
<td>Upper-division students (per semester unit)</td>
<td>$1,623.00</td>
</tr>
<tr>
<td>LL.M. students (per semester unit)</td>
<td>$1,821.00</td>
</tr>
<tr>
<td>Registration cancellation fee (academic year)</td>
<td>$250.00</td>
</tr>
<tr>
<td>Student Health Insurance (annual fee)</td>
<td>$2,805.00</td>
</tr>
<tr>
<td>Late payment fee (per billing statement)</td>
<td>$100.00</td>
</tr>
</tbody>
</table>
Students in the JD/MBA and JD/MSIS combined degree program are charged Law tuition rates for Law courses and MBA or MSIS tuition rates for Business courses.

SCU students studying at an international exchange institution pay tuition to SCU at standard rates. Students from international exchange institutions studying at SCU pay tuition to their home institution.

SCU students studying at a domestic visiting institution pay tuition to the institution they are attending. Students from a domestic visiting institution studying at SCU pay tuition to SCU at the standard rate.

Students in the Law School consortium (SCU, USF, Golden Gate University, UC Davis) take courses at their home institution and can take a class at a consortium institution. Students from consortium schools taking classes at SCU pay tuition to their home institution.

The Law registration cancellation fee is not assessed fall semester of the first year of enrollment.

**HEALTH INSURANCE**
The student health insurance plan offered through Santa Clara University is provided by Aetna. All enrolled SCU students taking two or more classes are eligible to enroll into the Aetna PPO plan.

Under the Affordable Care Act, all individuals must now carry health insurance meeting the minimum essential coverage requirements as defined by the federal government. To ensure that students meet the individual mandate, beginning fall 2014, all new and continuing students taking two or more classes are required to provide proof of medical health insurance through a mandatory annual on-line process termed “Hard-Waiver Mandatory”. If students do not submit an acceptable waiver by the August 21, 2015 deadline date, then they will be automatically enrolled in the 2015/2016 annual Aetna insurance plan and their individual student accounts will be charged $2,805.00 for the policy. To access the on-line waiver and enrollment form, as well as Aetna plan benefit information, go to [www.scu.edu/cowell/insurance](http://www.scu.edu/cowell/insurance).

All law students, regardless of insurance, are welcome to use the Cowell Health Center at any time. The Cowell center does not bill insurance companies. Students may request a receipt for charged services to submit to their insurance company for any reimbursement.

**PARKING PERMITS**
Parking permits are required for all users of University parking facilities. Permits can be purchased on [eCampus](http://ecampus).
HOUSING PLANS
Housing plans are available at http://www.scu.edu/housing/.

BILLING AND PAYMENT PROCEDURES
Student Accounts and Billing
Students assume responsibility for all costs incurred as a result of enrollment at Santa Clara University and agree to abide by applicable University policies and procedures. Students may designate a third party (e.g., parent, spouse) to be an authorized payer for their student account. That individual is authorized to access the student’s billing statements and to make payments on the student’s behalf. However, it is still the student’s responsibility to make sure all financial obligations are completed by the published deadlines. Once authorization is arranged, the authorized payer will be notified via the e-mail address provided by the student. Authorized payers do not have access to any other student account information via this website.

Students receive monthly bills electronically via a third-party vendor that are accessible through University e-campus. A billing notification will be sent to the student’s University e-mail address and to the e-mail address of any payer authorized by the student. Students may also forward their student account statements electronically to any third party they authorize for remittance. Information on a student’s account cannot be provided to any third party payer unless a completed Family Educational Rights and Privacy Act form authorizing its release by the student is on file with the University.

Students are obligated to pay the applicable tuition and fees associated with their enrollment status by the published payment deadline. Students enrolling after the initial billing of any term/semester may be required to pre-pay for tuition before enrollment is granted. Registered students who do not withdraw formally from the University are responsible for all tuition and fees assessed to their account as well as any penalty charges incurred for nonpayment. Nonattendance does not relieve the student of his or her obligation to pay tuition and fees.

More helpful information, including detailed instructions on Santa Clara’s billing and payment procedures, are located at www.scu.edu/bursar.

Billing dates and deadlines
Fall 2015 – Billing available July 1; payment due July 13 for first-year students
Spring 2016 – Billing available December 1; payment due December 21
Summer 2016 – Billing available May 1; payment due – May 21*
*(summer abroad program tuition is due April 21)
PAYMENT METHODS
Santa Clara University offers a variety of payment methods to students to assist with their financial obligations.

Payment by Electronic Check
A student or authorized payer may make online payments by authorizing a fund transfer directly from their personal checking or savings account through a third-party website accessible via the University e-campus system. The payer is able to make electronic check payments online without incurring a transaction fee.

Payment by Mail
Payments for student account charges are accepted by mail utilizing the University’s cash management service lockbox. The payer should download a copy of the student’s billing statement; enclose it with a personal or cashier’s check payable to: Santa Clara University, and mail both to Santa Clara University, Bursar’s Office, P.O. Box 742657, Los Angeles CA, 90074-2657.

Payment in Person
Payments for student account charges may be made in person by cash or check in the Enrollment Service Center. The University does not accept debit or credit cards for payment of tuition and fees. There are computer kiosks located at the one-stop area for the convenience of students and their payers who wish to make electronic payments.

Payment by Wire Transfer
International students may submit payment quickly and securely at www.scu.peertransfer.com. Students are able to benefit from excellent exchange rates and payment can usually be made from your home currency.

PAYMENT PLANS
Students have the option to enroll in a monthly payment plan, through a third-party vendor, for tuition and housing costs to assist with budgeting needs. There is a modest fixed fee to enroll in these plans, but no interest or fees are charged while your plan is active and current. Please note: This option is not a deferral for students with financial aid. All aid will be applied to the students account and any remaining balance can be placed on a payment plan. More information can be found on the Bursar’s Office webpage.

DELINQUENT PAYMENTS
If all charges on a student’s account have not been cleared by payment, financial aid, or loan disbursement, a late payment fee will be assessed to the student’s account and a hold will be placed on the student’s record. A hold on a student’s record prevents the release of transcripts or diplomas, prevents access to any registration services, and may limit access to other University services. Students who have unpaid accounts at the University or who defer payment without approval are subject to dismissal from the University. All unpaid balances will accrue 10%interest per month.
percent interest per annum on the balance remaining from the date of default in accordance with California state law.

Delinquent student accounts may be reported to one or more of the major credit bureaus and may be forwarded to an outside collection agency or an attorney for assistance in recovering the debt owed to the University. The student is responsible for all costs incurred to collect outstanding debt, including but not limited to accrued interest, late fees, court costs, collection fees, and attorney fees. All outstanding bills and costs of collection incurred by the University must be paid in full prior to a student re-enrolling at the University.

BILLING DISPUTES
If a student believes there is an error on his or her billing statement, a written explanation should be forwarded to: Santa Clara University, Bursar’s Office, 500 El Camino Real, Santa Clara, CA 95053-0615. The Bursar’s Office must receive written correspondence within 60 days from the billing statement date on which the error appeared. Communication can be made by telephone, but doing so will not preserve the student’s rights.

Communication should include the student’s name, SCU identification number, the amount in question, and a brief explanation. Payment for the amount in question is not required while the investigation is in progress. An adjustment will be made on the student’s account for any incorrect charges. If the amount in question is found to be valid, payment must be submitted to the Bursar’s Office immediately upon notification.

REFUNDS for CREDIT BALANCES
Refunds will be granted for student accounts reflecting a credit balance. A refund will not be granted based on anticipated aid. All financial aid must be disbursed into a student’s account before a refund is processed. It is the student’s responsibility to make sure that all necessary documentation is completed and submitted to the Law Financial Aid Office so that aid can be disbursed properly and in a timely fashion. Payment received by personal check will have a 21-day hold before a refund can be issued; a 5-day hold for electronic check payments.

The refund process begins during the second week of the term/semester. Students are encouraged to enroll in direct deposit processing to expedite their refund. Students may charge funds to their Access card prior to the school term/semester to assist with purchasing books and other educational expenses.

TUITION INSURANCE PROTECTION
Students and families may protect themselves, from loss of funds paid toward tuition/fees, by purchasing tuition insurance provided by A.W.G. Dewar Inc. This low cost plan is designed to assist those that have an unexpected withdrawal from the University due to medical reasons. Plan enrollment is available annually or by semester. Enrollment must be complete before the first day of school to be eligible for insurance benefits. Find out more at www.collegerefund.com
**EDUCATIONAL TAX CREDITS**

Students may be eligible for a higher education tax credit designed to help students finance the cost of education. Tax credits are based on the amount of qualified tuition and fees, less grants and other tax-free educational assistance, and the taxpayer’s adjusted gross income. Students enrolled in an eligible degree program may qualify for a Hope Scholarship Credit or Lifetime Learning Tax Credit. Specific information is available from the Internal Revenue Service.

**TUITION REFUNDS**

Students who formally withdraw from the University or drop courses are eligible for a refund of tuition charges in accordance with the policies outlined below.

The effective date used for the determination of any refund of tuition is the date on which notification of withdrawal is received by the Law Student Services Office or the date on which the student drops his or her course on e-campus, not the last date of attendance by the student. Neither informing an individual faculty member, an academic department, or the Dean's Office constitutes an official withdrawal from the University. The official date of withdrawal from the University cannot be backdated prior to the date on which the student submits the applicable withdrawal form or notification is received by the Law Student Services Office. Students who fail to drop a course, even if they do not attend, or fail to notify the University of their intent to withdraw, regardless of the reason, will be responsible to pay all tuition and fee charges reflecting on the account.

**Fall and Spring Semesters**

Students who withdraw from the University, drop courses or are approved for a leave of absence, during the fall or spring semester, will receive a tuition refund in accordance with the following schedule:

The start of the semester is considered to be the first date on which instruction begins in the School of Law. The following schedule does not apply to students who reduce their course load.

- Students who withdraw from the University or drop courses by the end of the first week of classes will receive a full refund of tuition for the semester, less any applicable fees.

- Students who withdraw from the University or drop courses by the end of the second week of classes will receive a 60 percent refund of tuition for the semester, less any applicable fees.

- Students who withdraw from the University or drop courses by the end of the third week of classes will receive a 40 percent refund of tuition for the semester, less any applicable fees.

- Students who withdraw from the University or drop courses by the end of the fourth week of classes will receive a 20 percent refund of tuition for the semester, less any applicable fees.

- Students who withdraw from the University or drop courses after the fourth week of classes will receive no tuition refund for the semester.

1L Orientation Handbook 2015-2016
Please note: Students may drop courses on e-campus until 11:59 p.m. on the Sunday immediately following the beginning of the semester and still receive 100 percent refund. However, this is only valid if a student has no registration holds and does not require assistance from a staff member. All other transactions must be completed by 5 p.m. on the first Friday of the semester.

Students who withdraw from the University or drop courses due to an illness, injury, or psychological/emotional condition are eligible for a tuition refund in accordance with the schedule above. Tuition insurance may be purchased to cover tuition charges for medically related withdrawals.

No tuition refunds are made because of curtailment of services resulting from strikes, acts of God, civil insurrection, riots or threats thereof, or other causes beyond the control of the University.

**Summer**
The following refund schedule applies to students who formally withdraw or drop courses for the summer session:

- Students who withdraw from the University or drop courses by the end of the first week of classes will receive a full refund of tuition for the term.

- Students who withdraw from the University or drop courses by the end of the second week of classes will receive a 50 percent refund of tuition for the term.

**Weekend/Off Cycle/Short-Term Courses**
Students must provide the Law Student Services Office with a written request to drop these courses. To receive tuition refunds from the Bursar’s Office, these course drops must be handled administratively. Students should NOT drop these classes themselves through e-campus after the first week of the semester. Consult the schedule of classes for refund options for individual off cycle courses.

**FINANCIAL AID**
Santa Clara University School of Law offers financial assistance to law students administered through the Law Financial Aid Office. The University realizes that the quality education offered at Santa Clara requires a serious commitment from the student. Depending on the student’s eligibility, a financial aid package may include any combination of scholarships, loans, and work-study. More information can be located at the Law Financial Aid website, [http://law.scu.edu/admissions/financial-aid/#typical-aid](http://law.scu.edu/admissions/financial-aid/#typical-aid).

**Enrollment Status and Financial Aid Eligibility**
Students must be enrolled at least half-time status to receive Federal financial aid. Half-time status is based per program and the following rules apply to Federal loans:
School of Law, Day – enrolled in a minimum of 6 units  
School of Law, Evening – enrolled in a minimum of 4 units  
School of Law, LLM - enrolled in a minimum of 6 units

To remain eligible for financial aid, students must be enrolled at least half-time and must be making satisfactory academic progress. Students who drop below half-time status must notify the Law Financial Aid Office immediately. Eligibility for scholarships and loans will be affected by enrollment status. Students who drop below half-time status for more than six months, or take a leave of absence for more than six months may need to begin making payments on their student loans.

All law students are required to maintain a minimum cumulative 2.33 grade point average for all completed courses in order to avoid disqualification. If an award has been made to a disqualified student, the award offer will be withdrawn. A disqualified first-year student who is allowed to enter the second year on probation will be considered to be in good standing for financial aid purposes, but the award offer previously withdrawn will not be automatically reinstated. Reinstatement will be based on the availability of funds at the time the student notifies SCU that they may re-enroll.

Financial aid recipients who were awarded aid based on full-time registration, and then transferred to the part-time division, must inform the Law Financial Aid Office of their new status by completing the status change form [http://emery.scu.edu/students/student-services/forms/status-transfer-petition/](http://emery.scu.edu/students/student-services/forms/status-transfer-petition/). Changing the division may change a student’s award eligibility.

**Federal Loans**
Financial aid in the form of loans is available to law students who are citizens or permanent residents of the United States. To apply for need and non-need-based federal loans, file the Free Applicant for Federal Student Aid (FAFSA) form. Applicants for these federal loans must attend at least half-time. Complete the FAFSA form online, at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Federal loan applications and further information regarding available loans may be obtained from the Law Financial Aid Office.

**Federal Direct Unsubsidized Loan**
The Direct Unsubsidized Loan generally known as the Stafford Loan, is a federally funded low-interest student loan administered by the United States Department of Education through the William D. Ford Federal Direct Loan program. Under the Federal Direct Unsubsidized Loan program, a student may borrow funds for education-related expenses and defer repayment until six months after graduation or when enrollment status drops below half-time. Eligibility for unsubsidized Federal Direct Loans is determined through completion of the FAFSA. Interest is charged on unsubsidized Federal Direct Loans while the student is enrolled in school and during any grace or deferment periods.
Federal Direct Graduate PLUS Loans
Graduate and professional degree students are eligible to borrow from the Direct Graduate PLUS Loan Program, administered by the United States Department of Education through the William D. Ford Federal Direct Loan program. Under the Direct Graduate PLUS Loan Program, students may borrow up to their cost of attendance minus other estimated financial assistance. The terms and conditions applicable to Parent PLUS Loans also apply to Direct Graduate PLUS loans. These requirements include a determination that the applicant does not have an adverse credit history and repayment beginning on the date of the last disbursement of the loan. Applicants for these loans are required to complete the Free Application for Federal Student Aid (FAFSA). They also must have applied for their annual loan maximum eligibility under the Federal Direct Unsubsidized Stafford Loan Program before applying for a Direct Graduate PLUS Loan. Contact the Law Financial Aid Office for more information.

Deadlines
Santa Clara asks that applicants file the FAFSA as soon as possible after January 1, but no later than April 15.

Private Loans
Private loan programs offer a supplemental source of assistance for which need is not part of the eligibility criteria and approval is based on satisfactory credit and the ability to repay. Private loan applications and further information regarding available loans may be obtained from Law Financial Aid Office.

Veterans and Veterans’ Dependents Assistance
Santa Clara University has been certified by the Department of Veterans Affairs as qualified to enroll students under applicable federal legislation and regulations, including Chapter 30/1606 (active duty Montgomery G.I. Bill), Chapter 31 (rehabilitation), Chapter 32 (Post-Vietnam Era Veterans’ Educational Assistance Program), Chapter 33 (Post 9/11 GI Bill), and Chapter 35 (Survivor/Dependent Educational Assistance). Individuals interested in attending under any of the veteran’s assistance programs should contact Laura Moreno, VA Benefits Coordinator, lmoreno@scu.edu.

Financial Aid Cancellation and Fund Return
Students who withdraw from the University and who have federal financial aid are subject to the federal regulations applicable to the return of Title IV funds. These regulations assume that a student “earns” his or her financial aid based on the period of time he or she remains enrolled during a term. A student is obligated to return all unearned federal financial aid funds governed under Title IV other than those earned under the college work-study program.

Unearned financial aid is the amount of disbursed Title IV funds that exceeds the amount of Title IV aid earned in accordance with the federal guidelines. During the first 60 percent of the term, a student “earns” Title IV funds in direct proportion to the length of time he or she remains enrolled. That is, the percentage of time during the term that the student remains enrolled is the percentage of disbursable aid for that period that the student has earned. A
student who withdraws after the 60 percent point of the enrollment term earns all Title IV aid disbursed for the period.

All funds must be returned to federal programs before funds are returned to University financial aid programs or to the student. The return of funds allocation will be made in the following order for students who have received Federal Title IV assistance.

- Unsubsidized William D. Ford Federal Direct Stafford Loan
- Federal Direct Graduate PLUS Loan
- Federal Perkins Loan
- Other federal and state financial aid, private grants and scholarships
- University grants and scholarships

**Student Verification of Information**
The United States Department of Education requires all institutions disbursing federal financial aid funds to verify the accuracy of the information students submit as a basis for aid awards. Santa Clara University complies with this requirement by participating in the Federal Quality Assurance Program. Each year, a percentage of students receiving federal financial aid funds are randomly selected for verification of the information on which awards were based. Students selected for verification may be required to submit additional documents and verify information, such as household size and number of family members enrolled in college. The University reserves the right to request similar information for verification purposes for any student awarded aid. Information collected may result in changes to a financial aid award and, in some cases, the repayment of funds already received. Failure to comply with the request for this information will result in the cancellation of financial aid funds.

**SCHOLARSHIPS**

**Incoming Students**
See [http://law.scu.edu/financialaid/scholarships.cfm](http://law.scu.edu/financialaid/scholarships.cfm) for information on scholarships for incoming students.

**International/Foreign-Born/Naturalized Students**
No specific grants or scholarships have been set aside exclusively for international students. International students compete with the general applicant pool for scholarships. Nonimmigrant visa holders are not eligible for federal student aid (i.e., federal loans, federal work-study). However, permanent residents and naturalized citizens are eligible and may apply for federal based aid. For more information please see [http://law.scu.edu/financialaid/financial-aid-for-international-students.cfm](http://law.scu.edu/financialaid/financial-aid-for-international-students.cfm)

For questions regarding financial aid, contact the Law Financial Aid Office at (408) 554-5048.

Questions regarding visa status and international student status may be directed to Santa Clara University’s International Student Services, 408-551-7037.
# ACADEMIC CALENDAR 2015-2016

## Fall 2015

<table>
<thead>
<tr>
<th>Date</th>
<th>Day(s)</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 1 – 5, 2015</td>
<td>Monday-Friday</td>
<td>Registration: upper division</td>
</tr>
<tr>
<td>July 21, 2015</td>
<td>Tuesday</td>
<td>Financial clearance deadline for all students</td>
</tr>
<tr>
<td>August 10 – 14, 2015</td>
<td>Monday – Friday</td>
<td>First Year Orientation</td>
</tr>
<tr>
<td>August 15, 2015</td>
<td>Saturday</td>
<td>Saturday classes begin</td>
</tr>
<tr>
<td>August 17, 2015</td>
<td>Monday</td>
<td>Classes begin</td>
</tr>
<tr>
<td>August 21, 2015</td>
<td>Friday</td>
<td>Last day for late registration</td>
</tr>
<tr>
<td>September 7, 2015</td>
<td>Monday</td>
<td>Labor Day: academic and administrative holiday</td>
</tr>
<tr>
<td>September 11, 2015</td>
<td>Friday</td>
<td>Last day to file for pass/no pass option at Student Services</td>
</tr>
<tr>
<td>October 5, 2015</td>
<td>Monday</td>
<td>Last day to petition for 2015 or 2016 degree</td>
</tr>
<tr>
<td>October 9, 2015</td>
<td>Friday</td>
<td>Last day to request an administrative exam reschedule</td>
</tr>
<tr>
<td>October 10 – 13, 2015</td>
<td>Saturday – Tuesday</td>
<td>Fall recess – no classes (Student Services Office closed)</td>
</tr>
<tr>
<td>October 14, 2015</td>
<td>Wednesday</td>
<td>Administrative Monday: All Mon. classes, meet in place of all Wed. classes</td>
</tr>
<tr>
<td>November 25, 2015</td>
<td>Wednesday</td>
<td>Classes end</td>
</tr>
<tr>
<td>November 26 – 27, 2015</td>
<td>Thursday – Friday</td>
<td>Thanksgiving: academic and administrative holidays</td>
</tr>
<tr>
<td>November 28 – December 1, 2015</td>
<td>Saturday – Tuesday</td>
<td>Reading period</td>
</tr>
<tr>
<td>December 2 – 18, 2015</td>
<td>Wednesday – Friday</td>
<td>Examinations</td>
</tr>
<tr>
<td>December 19 – January 5, 2016</td>
<td>Saturday – Tuesday</td>
<td>Holiday recess</td>
</tr>
<tr>
<td>Date</td>
<td>Day(s)</td>
<td>Event Description</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-----------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td>December 24 – 25, 2015</td>
<td>Thursday – Friday</td>
<td>Christmas: administrative holiday</td>
</tr>
<tr>
<td>December 31 – January 1, 2016</td>
<td>Thursday – Friday</td>
<td>New Year’s: administrative holiday</td>
</tr>
</tbody>
</table>

**Spring 2016**

<table>
<thead>
<tr>
<th>Date</th>
<th>Day(s)</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 19 – 23, 2015</td>
<td>Monday-Friday</td>
<td>Registration period: upper division</td>
</tr>
<tr>
<td>December 21, 2015</td>
<td>Monday</td>
<td>Financial clearance deadline for all students</td>
</tr>
<tr>
<td>January 9, 2016</td>
<td>Saturday</td>
<td>Saturday classes begin</td>
</tr>
<tr>
<td>January 6, 2016</td>
<td>Wednesday</td>
<td>Classes begin</td>
</tr>
<tr>
<td>January 12, 2016</td>
<td>Tuesday</td>
<td>Last day for late registration</td>
</tr>
<tr>
<td>January 18, 2016</td>
<td>Monday</td>
<td>Martin Luther King Day: academic and administrative holiday — no classes</td>
</tr>
<tr>
<td>February 2, 2016</td>
<td>Tuesday</td>
<td>Last day to file for pass/no pass option</td>
</tr>
<tr>
<td>February 15, 2016</td>
<td>Monday</td>
<td>President’s Day: academic and administrative holiday-no classes</td>
</tr>
<tr>
<td>February 16, 2016</td>
<td>Tuesday</td>
<td>Administrative Monday: All Mon. classes meet in place of all Tues. classes</td>
</tr>
<tr>
<td>March 4, 2016</td>
<td>Friday</td>
<td>Last day to request an administrative exam reschedule</td>
</tr>
<tr>
<td>March 7 – 12, 2016</td>
<td>Monday – Saturday</td>
<td>Spring break — no classes</td>
</tr>
<tr>
<td>March 25 – 26, 2016</td>
<td>Friday – Saturday</td>
<td>Good Friday: academic and administrative holiday</td>
</tr>
<tr>
<td>April 20, 2016</td>
<td>Wednesday</td>
<td>Administrative Monday: All Mon. classes meet in place of all Wed. classes</td>
</tr>
<tr>
<td>April 21, 2016</td>
<td>Thursday</td>
<td>Administrative Tuesday: All Tues. classes meet in place of all Thurs. classes</td>
</tr>
<tr>
<td>April 22, 2016</td>
<td>Friday</td>
<td>Last day of class</td>
</tr>
</tbody>
</table>
April 23 – 26, 2016 | Saturday – Tuesday | Reading period
---|---|---
April 27 – May 13, 2016 | Wednesday – Friday | Examinations
May 14, 2016 | Saturday | Commencement, 9:30 a.m., Mission Gardens

### Summer 2016

<table>
<thead>
<tr>
<th>Date(s)</th>
<th>Days</th>
<th>Event(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 4 – 8, 2016</td>
<td>Monday-Friday</td>
<td>Registration period</td>
</tr>
<tr>
<td>May 21, 2016</td>
<td>Saturday</td>
<td>Financial clearance deadline for all students</td>
</tr>
<tr>
<td>May 30, 2016</td>
<td>Monday</td>
<td>Memorial Day: administrative holiday</td>
</tr>
<tr>
<td>May 31, 2016</td>
<td>Tuesday</td>
<td>Classes begin</td>
</tr>
<tr>
<td>June 6, 2016</td>
<td>Monday</td>
<td>Last day to add/drop</td>
</tr>
<tr>
<td>June 24, 2016</td>
<td>Friday</td>
<td>Last day to request an administrative exam reschedule</td>
</tr>
<tr>
<td>July 4, 2016</td>
<td>Monday</td>
<td>Independence Day Celebration: academic and administrative holiday</td>
</tr>
<tr>
<td>July 19, 2016</td>
<td>Tuesday</td>
<td>Last day of class</td>
</tr>
<tr>
<td>July 19, 2016</td>
<td>Tuesday</td>
<td>Administrative Monday: All Mon. classes meet in place of all Tues. classes</td>
</tr>
<tr>
<td>July 20 – 21, 2016</td>
<td>Wednesday-Thursday</td>
<td>Reading Period</td>
</tr>
<tr>
<td>July 22 – 23, 2016</td>
<td>Friday – Saturday</td>
<td>Examinations</td>
</tr>
</tbody>
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All dates inclusive. Dates are subject to change. Rev. 2/15
Dear New Law Student:

Congratulations upon your acceptance to Santa Clara University and welcome to the Santa Clara campus community. I hope that your time here will be of great value to you now and in years to come.

We want to assure you that Santa Clara is committed to the principles of equal opportunity for all students. The University admits students of any race, sex, color, creed, religion, national and/or ethnic origin, age, marital status, sexual orientation, veteran’s status, or disability.

If you have a disability and wish to register with Disabilities Resources, please go to our website at: www.scu.edu/disabilities. You may register on-line. Please note that documentation is required with any request for accommodations and information on what is required in that documentation is also listed on our website.

**In order to ensure accommodations will be in place for fall semester, students should start the disability registration process no later than July 17, 2015.** If you should have any questions or concerns, do not hesitate to call (408) 554-4109 or email us at the addresses below. We are located in Benson 216.

Sincerely,

Ann Ravenscroft
Co-Director, Disabilities Resources
eravenscroft@scu.edu

Jan McAlister
Co-Director, Disabilities Resources
jmcalister@scu.edu
Important Links

1L Schedules: [http://law.scu.edu/course-schedule-1l/](http://law.scu.edu/course-schedule-1l/)

Academic Calendars: [http://law.scu.edu/academics/academic-calendar/](http://law.scu.edu/academics/academic-calendar/)

Access Card Office: [http://www.scu.edu/access/](http://www.scu.edu/access/)

Admitted Student webpage: [http://law.scu.edu/admissions/newly-admitted-students/](http://law.scu.edu/admissions/newly-admitted-students/)

Bronco Corner Bookstore: [http://www.scu.edu/auxiliarservices/bookstore/](http://www.scu.edu/auxiliarservices/bookstore/)

Bursar’s Office: [http://scu.edu/bursar/](http://scu.edu/bursar/)

Camino/Canvas: [https://camino.instructure.com/](https://camino.instructure.com/)

Campus Map: [http://www.scu.edu/map/](http://www.scu.edu/map/)

Direct Student Loans: [https://studentloans.gov](https://studentloans.gov)

Disabilities Resources: [www.scu.edu/disabilities](http://www.scu.edu/disabilities)

eCampus: [https://ecampus.scu.edu](https://ecampus.scu.edu)

Law Help Desk: [http://law.scu.edu/ltdm](http://law.scu.edu/ltdm)

Student Health Insurance: [www.scu.edu/cowell/insurance](http://www.scu.edu/cowell/insurance)